

CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 11-11445

Debtor Gregory B Hill SS# xxx-xx-2614 Current Monthly Income \$ 861.16
 Joint Debtor _____ SS# _____ Current Monthly Income \$ _____
 Address 124 Rankin Rd. Lamar, MS 38642-0000 No. of Dependents 0
 Telephone No. _____ **TAX REFUNDS AND EIC FOR DISTRIBUTION:** _____

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 54 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 459.50 per month to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor since he is self-employed:

(B) Joint Debtor shall pay \$ _____ per (monthly / semi-monthly / weekly / bi-weekly) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

PRIORITY CREDITORS. Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /mo
 State Tax Commission \$ 0.00 @ \$ 0.00 /mo Other \$ 0.00 @ \$ 0.00 /mo

DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:

MDHS - CSE
Attn: Bankruptcy Reporting Contact
P.O. Box 352
Jackson, MS 39205

beginning April, 2011 in the amount of \$142.00 per month on the Marshall County obligation and \$150.00 per month on the Benton County obligation shall be paid:

XXX direct _____ through payroll deduction _____ through the plan.

PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:

MDHS - CSE
Attn: Bankruptcy Reporting Contact
P.O. Box 352
Jackson, MS 39205

in the amount of \$1,400.00 shall be paid \$25.93 per month:

_____ through payroll deduction XXX through the plan.

HOME MORTGAGE(S)

MTG PMTS TO:	<u>Bayview Loan Servicing, LLC</u>	BEGINNING	<u>06/01/2011</u>	@ \$	<u>1,129.00</u>	<input type="checkbox"/> PLAN <input checked="" type="checkbox"/> DIRECT
MTG PMTS TO:	<u>Burch & Hurdle Land Coll.</u>	BEGINNING	<u>06/01/2011</u>	@ \$	<u>500.25</u>	<input type="checkbox"/> PLAN <input checked="" type="checkbox"/> DIRECT
MTG PMTS TO:	<u>Burch & Hurdle Land Coll.</u>	BEGINNING	<u>06/01/2011</u>	@ \$	<u>286.32</u>	<input type="checkbox"/> PLAN <input checked="" type="checkbox"/> DIRECT
MTG ARREARS TO:	<u>Bayview Loan Servicing, LLC</u>	THRU	<u>05/01/2011</u>	\$	<u>3,400.00</u> @ \$ <u>42.04</u> /MO*	
					(*Including interest at <u>0.00</u> %)	
MTG ARREARS TO:	<u>Burch & Hurdle Land Coll.</u>	THRU	<u>05/01/2011</u>	\$	<u>6,238.39</u> @ \$ <u>115.53</u> /MO*	
					(*Including interest at <u>0.00</u> %)	
MTG ARREARS TO:	<u>Burch & Hurdle Land Coll.</u>	THRU	<u>05/01/2011</u>	\$	<u>3,211.54</u> @ \$ <u>59.47</u> /MO*	
					(*Including interest at <u>0.00</u> %)	

Debtor's Initials GH Joint Debtor's Initials _____
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Best Case Bankruptcy

SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1326(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
Ed Hippchen	1 acre located at 775 Holly North, Holly Springs, MS	95,000.00	114,000.00	7.00 %	7,011.87	129.85

SPECIAL CLAIMANTS. (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
BancorpSouth	3 acres located at 124 Rankin Rd., Lamar, MS togher with a house located thereon.	25,000.00	surrender collateral; treat deficiency as a general unsecured claim
Bank of America	3 acres located at 124 Rankin Rd., Lamar, MS togher with a house located thereon.	189,000.00	surrender collateral; treat deficiency as a general unsecured claim

SPECIAL PROVISIONS for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

UNSECURED DEBTS totaling approximately \$ 175,498.86 are to be paid in deferred payments to creditors that have **timely filed claims** that are not disallowed: IN FULL or 0 % (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ 2,800.00

Attorney Fees Previously Paid \$ 1,000.00

Atty fees to be paid through the plan \$ 1,800.00

Pay administrative costs and debtor's attorney fees
Pursuant to Court Order and/or local rules with the attorney's fees being paid by an initial payment of \$50.00 plus payment of 10% of the payments made by the debtors.

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone # / Email)

Robert Gambrell 4409

101 Ricky D Britt Sr Blvd

Suite 3

Oxford, MS 38655-4236

Telephone/Fax

Telephone/Fax **662-281-8800/662-202-1004**

E-mail Address **rg@ms-bankruptcy.com**

DATE: April 29, 2011

DEBTOR'S SIGNATURE

/s/ Gregory B Hill

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell